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How do I qualify?

Debt Settlement is not for everyone. It requires a solid commitment to becoming debt free over a specific period of time (average 1-3 years) until payment is complete. A one-on-one, confidential consultation with one of our analysts will help you determine if debt settlement is right for you. Go to the free quote page and fill out the form to have a Debt Analyst get in contact with you to discuss our program.

How do my creditors find out what is happening?

The Law Firm will contact your creditors to inform them that you're on a structured payment plan with us. In severe hardship, creditors are happy because otherwise you would have likely been headed for bankruptcy, and the creditors would have received nothing.

Can't I negotiate on my own?

The answer is yes. However, it can be very time intensive and involves a lot of paperwork and skilled negotiating efforts. Our company has the time, people, processes and systems to get the entire settlement process started and completed for each of our enrolled clients.

What happens to my credit?

In our program, creditors can report your accounts as late, which will have a damaging effect on your credit score. Once a mutually agreeable settlement is reached with each creditor, the creditors will mark the account as "Settled with a zero balance "... "Paid "paid satisfied"....."Paid settled"...Or something similar.

Will I still pay my creditors while I'm in the program?

Debt Settlement is for consumers who cannot meet their monthly obligations. Once you enroll in the The Law Firm program, you will put money aside once a month in to your savings account. Creditors will get paid once a settlement arrangement is made between The Law Firm and your creditors. YOU pay your creditors once a settlement is made.

Will I still get calls from the creditors?

The answer is yes. The Law Firm cannot stop your originating creditors from calling. However we can help you manage the calls in a productive manner. The Law Firm will inform your creditors to begin contacting The Law Firm on your behalf. It generally takes 90 days to redirect many of the calls. Creditors and debt collectors can continue to call you during the entire length of the program. Systems like "Privacy manager" can help.

What is the difference between a secure debt and an unsecured debt?

A Secure debt is a debt by which collateral is used as a secondary choice of repayment if you fail to meet your monthly obligations. Secured loans are home loans, auto loans, and other recreational vehicles like motorbikes or RV's. An unsecured loan is a loan based on your willingness to pay back the loan without having to sacrifice any type of collateral. Examples of unsecured loans are credit cards, signature loans, department store cards, and medical bills. An unsecured debt relies only upon your promise to repay.

When should I consider bankruptcy?

Bankruptcy is very serious and will stay with you for the rest of your life. Nothing is as damaging as Bankruptcy and the negative impact on your credit can be overwhelming. Bankruptcy is for consumers who are in serious financial hardship and for those that generally cannot even save minimal amounts to settle their obligations.

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